

5 Patent Claims

1. Method for initiating an electronic payment transaction comprising the following steps:

10 - receiving a payment request (300) by a filter (FI) of a communication system,

- modifying the payment request (300) by adding a transaction identification,

- transmitting the modified payment request (301) to a transaction server (WS),

15 - transmitting a payment request information (302) containing the transaction identification from the filter (FI) to a communication terminal (MS),

- transmitting a payment initiation (303) containing an additional transaction identification from the communication terminal (MS) to the transaction server (WS),

20 - comparing the transaction identifications of the modified payment request (301) and the payment initiation (303) by the transaction server (WS),

25 - performing the payment transaction (304) by the transaction server (WS) if the transaction identifications correspond with each other.

2. Method according to claim 1, wherein the transaction identification is a random number.

3. Method according to claim 1 or 2, wherein the payment request (300) is destined for the communication terminal (MS) and is recognized by the filter (FI) by means of a first identifier and is intercepted.

- 5 4. Method according to claim 1, 2 or 3, wherein the filter
 (FI) receives and stores a filter initiation message
 (402) containing an address of a transaction server
 (WS), and wherein the filter (FI) sends the modified
 payment request (301) by means of the stored address.
- 10 5. Method according to claim 4, wherein the filter (FI)
 recognizes the filter initiation message (402) by means
 of a second identifier and intercepts it.
- 15 6. Method according to one of claims 1 to 5, wherein the
 transaction server (WS) sends the filter initiation
 message (402) upon receipt of a filter initiation
 request (401).
- 20 7. Method for initiating a filter (FI) of a communication
 terminal, wherein a transaction server (WS) receives a
 filter initiation request (401),
 wherein the transaction server (WS) sends a filter
 initiation message (402) containing an address
25 identifying the transaction server (WS),
 and wherein the filter (FI) receives the filter
 initiation message (402) and stores the address.
- 30 8. Method according to claim 7, wherein the filter (FI)
 recognizes the filter initiation message (402) by means
 of an identifier and intercepts it.
- 35 9. Filter for a communication system, comprising
 - an input interface for receiving a payment request
 (300),

- 5 - a computer unit for the identification of the payment request (300) and for the modification by adding a transaction identification,
- an output interface for sending the modified payment request (301) to a transaction server (WS) and for
- 10 sending a payment request information (302) containing the transaction identification to a communication terminal (MS).
10. Filter according to claim 9 comprising a random
- 15 sequence generator determining a random number as the transaction identification.
11. Filter according to claim 9 or 10, wherein the computer unit checks the presence of a first identifier in the
- 20 payment request (300) and intercepts the payment request (300).
12. Filter according to claim 9, 10 or 11, which receives via the input interface and stores in a memory a filter
- 25 initiation message (402), that contains an address of the transaction server (WS), and wherein the modified payment request (301) sends by means of the stored address.
13. Filter according to one of claims 9 to 12 recognizing the filter initiation message (402) by means of the
- 30 second identifier and intercepting it.
14. Transaction server, comprising
- 35 - an input interface for receiving a modified payment request (301) containing a first transaction identification, and for receiving a payment

- 5 initiation (303) containing a second transaction identification,
- a computer unit for comparing the transaction identifications of the modified payment request (301) and the payment initiation (303), and
- 10 - an output interface, via which the computer unit performs a payment transaction (304) if the transaction identifications correspond with each other.
- 15 15. Transaction server (WS) according to claim 14, sending a filter initiation message (402) upon receipt of a filter initiation request (401).
- 20 16. Computer program, which can be loaded into an internal memory of a digital computer unit, and which comprises software code parts being suited to perform the steps according to one of claims 1 to 8 if the computer program is executed on the computer unit.
- 25 17. Computer program according to claim 16, wherein the computer program is stored on a computer-readable medium.